



ULTIMATEADVISOR®

You've worked hard
to get where
you are.

Protect it all with a
legal plan administered
by ARAG®

Simplifying a
complicated world.®



Now you have the protection you need.

ULTIMATEADVISOR®

A legal plan you can rely on

You never know when legal issues can create serious problems in your life, even threaten everything you've worked so hard for . . . your home, your income, your assets and more.

With a legal plan administered by ARAG®, you have the professional legal help you need to protect yourself and your loved ones from legal difficulties.

Here are the kinds of situations where you need legal help:

- You need to create a will.
- There's a charge that's not yours on your credit card bill.
- You're thinking of adopting a child.
- You want to sell your house and build or buy another one.
- You have a contractor issue.
- You've been denied credit and want to challenge it.
- You have a legal dispute with a neighbor.
- Your child is in trouble with the law.

These situations happen every day . . . to people just like you. But now, with a legal plan, you can protect yourself, your family and everything you've worked for. You'll have **peace of mind** that comes from having an attorney on your side.

Whenever a legal question comes up, just pick up the phone and call for the help you need. No frustrating delays. No preauthorizations to obtain.

Savings you can count on

The plan covers almost all of the legal situations you're likely to face. And given that attorneys charge an average of \$220 per hour,** the plan can protect you from huge legal expenses. **Even if you use it only once a year, the plan can pay for itself.**

Top Legal Issues

In 2003 our members sought assistance* for these legal issues most:

- Telephone advice from an attorney
- Will preparation
- Divorce proceedings
- Driving privilege protection *2003 ARAG claims data.

Here are some examples of how much you can save:

Basic Legal Need	Average Number of Hours*	Average Cost Without Plan**
Standard Will Preparation	2	\$440
Driving Privilege Protection	6	\$1,320
Juvenile Misdemeanor	7	\$1,540
Real Estate Issues	7	\$1,540
Consumer Protection	12	\$2,640

No attorney bills for most covered services

With your legal plan, you can get help from a Network Attorney whenever you need it – and for most covered services **you'll never receive a bill for attorney fees.** Or use any other attorney of your choice and be reimbursed up to the indemnity benefit as stated in the Certificate of Insurance.

For coverage details, refer to the information at right or call ARAG at 800-247-4184.

Protection and savings add up to confidence

You have the protection you need and you have access to legal assistance without fear of large legal bills. Your legal plan helps you protect your home, your income and your assets...all of the things you've worked so hard for.

*Average attorney hours for each matter, based on Network Attorney estimates

**2003 Altman Weil Law Firm Economics Study

In-Office Legal Benefits

UltimateAdvisor® is legal help . . . and much more!

Most of the following In-Office benefits are 100% paid-in-full for attorney's fees when you use a Network Attorney (unless otherwise stated). To locate a Network Attorney in your area, visit <http://members.ARAGgroup.com/Delaware> or call our toll-free number 800-247-4184.

Standard Will Preparation

Coverage for the preparation of an individual standard will or husband and wife standard will(s), which include(s) distribution of assets and support trust provisions for dependent children.

Complex Will Reimbursement

Partial reimbursement for the preparation of an individual will or husband and wife will(s) that include trust provisions beyond a testamentary trust for minor children.

Codicil (*amendment to a will*)

Coverage to make an amendment or change to an existing will.

Living Will Preparation

Coverage to create a document that explains your wishes if you were put on life support.

Powers of Attorney

Coverage to create a document that gives power or rights to make decisions for you in the event that you are unable to mentally or physically make them for yourself.

Court Adoption Proceedings

Coverage for legal representation to adopt a child.

Guardianship and Conservatorship Proceedings

Coverage for legal representation in court to become a legal guardian of another person or a conservator over another person's assets.

Legal Name Change Proceedings

Coverage for legal representation to petition the court to change your name.

Uncontested Divorce

Coverage for legal representation in a divorce, legal separation and/or annulment that has no outstanding issues to be resolved. Coverage includes document preparation and review, filing of petition and/or answer and final hearing.

Contested Divorce

Coverage for legal representation in a divorce, legal separation and/or annulment, through the issuance of the final decree. Coverage includes advice, negotiations, office work and court representation. Up to 15 hours paid. Additional hours needed for the divorce benefit are available at a reduced fee.

Consumer Protection/Consumer Debt Collection

Coverage for disagreements or misunderstandings about a product you have purchased, or about the terms of a service you have hired to be completed. This coverage also provides protection for a debt collection action against you, regarding a product or service you have purchased.

Juvenile Court Proceedings

Representation for your insured child in juvenile court for a misdemeanor or felony charge. Your child must be charged as a minor. This coverage also provides legal representation when you are charged criminally in juvenile court regarding your parental responsibility for a dependent child who is covered under the plan. The juvenile court coverage does not include traffic matters.

Criminal Misdemeanor

Coverage for representation when you have been charged with a criminal misdemeanor. Criminal misdemeanors involving motor vehicles are not covered.

Driving Privilege Protection Without DUI

Protection of your driver's license privileges when you receive a traffic violation that will cause your license to be suspended or revoked if you are found guilty. This coverage includes advice and representation at an administrative revocation or reinstatement hearing. Charges of driving while impaired by, or under the influence of, drugs or alcohol are not covered.

Personal Property Issues

- Coverage for disagreements or misunderstandings about the transfer of your personal property or the enforcement of your personal property rights.
- Coverage for the preparation and review of promissory notes, affidavits, installment sale contracts and lease contracts for the lessee.

Tenant Rental Issues

Coverage for disagreements or misunderstandings with your landlord about your rights, agreement or obligations as a renter/tenant for your primary residence including coverage for tenant eviction defense.

Real Estate Issues

- Coverage for the preparation and review of deeds and mortgages of your property when you are transferring them to another individual.
- Coverage for the review of documents, preparation of final contract and attendance at closing for the sale and/or purchase of your primary residence including construction loans.
- Coverage for the enforcement of and defense against contract disputes regarding the purchase, sale or financing of primary residence.
- Coverage for the enforcement of property rights and titles involving your neighbor related to your primary residence.

IRS Audit Protection

Partial coverage for legal representation when you receive notice of an audit by an agent of the Internal Revenue Service.

IRS Collection Defense

Partial coverage for legal representation when you receive written notice that the Internal Revenue Service intends to collect past taxes.

Have a legal need not listed here? See the "Reduced Fee Benefit" section on the following page.

Other Legal Benefits

Online Legal Services

Some legal issues can be solved quickly with the right information. With UltimateAdvisor®, it can be as simple as going online to find everything you need.

The Law Guide

Hundreds of articles on various legal matters written in consumer-friendly terms and available online 24 hours a day.

Do-It-Yourself Legal Documents™

This online legal library has more than 100 documents that you can create using downloadable software.

Telephone Legal Services

Sometimes a phone call is all it takes, and with UltimateAdvisor®, you'll have the power of legal advice at your fingertips.

Telephone Legal Advice

Telephone legal advice gives you easy and non-intimidating access to the legal system. You can use it as often as you need and ask as many questions as you want. It's like having an attorney on call without the cost of a retainer. In fact, when using the telephone legal advice benefit, members say that nearly two-thirds of the time, no further legal assistance was needed after the telephone call.*

Telephone Standard Will Preparation

You receive coverage for the preparation of an individual or spousal standard will(s).

Follow-Up Calls and Letters

A Telephone Network Attorney will make follow-up calls or write letters to third parties.

Document Review

Our Telephone Network Attorney will also provide a review of documents not longer than four pages.

Document Preparation

The plan includes Telephone Attorney preparation of: Powers of Attorney; Childcare authorizations; Challenge to denial of credit; Bad check notice; Personal property promissory notes and affidavits; and Personal property bills of sale.

Telephone Small Claims Assistance

You receive toll-free telephone advice on how the law relates to your Small Claims Court matters. (Coverage does not include the attorney's trial preparation, attendance or representation at the small claims trial.)

Reduced Fee Services

Even when you have a legal need that's not covered, ARAG has options to help you.

Reduced Contingency Fees

Under a contingent fee arrangement, the fee paid to your Network Attorney is based on the success of your case and is a percentage of the amount of money awarded. The contingent fee cannot exceed 25% of the amount awarded before or after trial. It cannot exceed 30% of the amount awarded if successfully resolved only after an appeal.

Reduced Fee Benefit

Have a legal need that's not covered in your Certificate of Insurance? For non-excluded items, you can receive reduced fees of at least 25% off a Network Attorney's normal hourly rate for in-office legal advice and representation.

Other value-added services

As a part of your membership in UltimateAdvisor®, ARAG brings you other valuable services that are related to the legal needs you may have . . . services that can help you restore a healthy work/life balance.

Identity Theft Services

According to the Federal Bureau of Investigation, identity theft is the fastest growing crime in the nation. If identity theft occurs, our benefit can help you get your life back in order and repair any damage done to your good name. You'll get toll-free access to an Identity Theft Case Manager who will:

- Explain what identity theft is and how to prevent it.
- Provide resources to minimize and recover from identity theft.
- Explain relevant plan coverages.
- Monitor and follow up on the situation.

Immigration Assistance

Your legal plan also includes these coverage benefits related to the immigration process: Access to an Immigration Case Manager who will assess the situation and determine appropriate steps to meet the need; Access to immigration education materials; Attorney Integration – Case manager referral to an attorney for legal advice; Plan members can receive a reduced fee of up to 25% off the attorney's fees for specific covered matters that cannot be handled over the phone.

Financial and Tax Planning Services

Almost everyone can use the help of a financial planner. Yet, chances are, you haven't sought professional financial planning assistance. With this service, financial planning isn't just for the wealthy. It's all about protection to help you find the right balance in life and help secure your future.

You can have help setting and achieving your long-term financial goals and securing your financial future. Experienced financial planners will provide personalized guidance and advice about:

- Tax planning
- Education funding
- Investing
- Retirement funding
- Insurance planning
- Home ownership
- Debt management
- Risk protection
- Healthcare and retirement planning

UltimateAdvisor® not only protects what you have – it helps you protect your financial future as well. No matter what your goals may be — college for your children, unforgettable travel experiences, a comfortable retirement, or support for a favorite charity — financial and tax planning services can help you achieve them. It's a valuable addition to your membership, made available to you through your employee benefits program.

*ARAG Satisfaction Survey Results, 2001

Other value-added services

Caregiving Services

More than 44 million Americans provide care to an aging parent or other older adult. As a result, 62% have had to make some adjustments to their work life, from reporting late to work to giving up work entirely.* Fortunately for you, your employer does offer caregiving services as an optional coverage included with your legal plan.

ARAG's caregiving services include the following:

- Members receive relevant educational materials to help them better understand their caregiving options. Materials include checklists, online calculators, web site listings and health and wellness articles.
- Members can request an Adult Care Kit that provides valuable information, resources and products to help them deal with their adult care responsibilities.
- An eldercare specialist assists members requiring assistance with caregiving issues and adult transitions. These specialists are available to provide counseling, education and referrals on issues such as:

- How to pay for care
- Understanding Medicare and Medicaid
- Hiring caregivers
- Locating low-cost community transportation
- Locating appropriate alternative housing

Neither LifeCare® nor the Lifecare web site are intended to provide any user with specific authority, advice or recommendations. The information obtained through specialist assistance or the LifeCare web site is for informational purposes only. In all instances, users should verify all information received. All final decisions on the appropriateness of information, the quality of a product or the qualifications of a service provider must be made by the user.

*National Alliance for Caregiving and AARP

Here's what our members are saying

Join nearly 725,000 smart consumers who have selected ARAG® for their legal protection needs! Here's what a few of them had to say:

"I know I always have an attorney who is just a phone call away."

"... the plan has already saved me hundreds of dollars. As a single mother, I am so glad I can afford a lawyer anytime I need one."

"The quality of service ... is great. Each attorney I've dealt with has been polite, understanding, knowledgeable and very competent."

"I was very impressed by the speed of everything. I was also impressed by the sensitivity of the attorney I chose."

"I am sure that if it were not for this benefit, my legal situation would have forced me into bankruptcy. I feel that, like health and automobile insurance, legal insurance is something no person should be without."

How to work with an attorney

There are some simple steps you can take to get the most out of your lawyer-client team. These include:

- Be prepared – bring along all information pertinent to your case.
- Be communicative – tell your lawyer all of the facts pertaining to your case, even those that might seem to be damaging or unflattering to you.
- Be considerate – attend meetings on time and return your attorney's phone calls promptly.
- Be on the same page – make sure you and your attorney have the same goals. If you have a difference of opinion, discuss it and come to a mutual agreement.

Enroll today!

You don't have to be wealthy to afford legal help. Level the playing field with a legal protection plan. When you add up all the benefits, you'll discover how UltimateAdvisor® provides peace of mind that can help make life **less stressful ... more enjoyable**.

Can you really afford to go another year without this valuable legal coverage? **For \$17.36 per month for individual coverage, \$21.48 per month for family coverage, you can be enrolled in UltimateAdvisor® and know you have the protection you need.** Don't wait. **Get protected today** with coverage from your company's legal plan. Enroll now!

Enroll Today at:

**<http://members.ARAGgroup.com/Delaware>
or contact ARAG at 1-800-247-4184**

Customer Care Counselors are available
Monday - Friday, 8:00 a.m. to 8:00 p.m. EST.
Or e-mail: service@ARAGgroup.com

Insurance products are underwritten by ARAG® Insurance Company of Des Moines, Iowa; GuideOne® Mutual Insurance Company of West Des Moines, Iowa, or GuideOne Specialty Mutual Insurance Company of West Des Moines, Iowa. Additional services may be provided by ARAG LLC, ARAG Services LLC or Advisory Communication Systems Inc. Some products are only available through membership in the ARAG Association LC.

A background image showing three people smiling. On the left, a woman with red hair is partially visible. In the center, an older man with grey hair is looking down. On the right, a man with a shaved head and a goatee is smiling broadly.

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UltimateAdvisor® will not provide coverage for:

1. Legal services for matters against us, the policyholder, and/or your employer.
2. Legal services arising out of named insured's profession, business interests, investment interests, occupation, employment, workers' or unemployment compensation, occupation or relocation required by an employer, patents or copyrights.
3. Legal services for the benefit of a person other than the named insured against the interests of another insured under the same certificate.
4. Costs related to title insurance, title search, title abstracting and any costs other than attorney fees.
5. Legal representation in class actions, interventions or court appeal proceedings.
6. Legal representation deemed by the providing attorney to be lacking merit or representation that is, in the judgment of the providing attorney, in violation of attorney ethics rules.
7. Court representation in any court action that is or can be brought in Small Claims Court or in a similar court of limited jurisdiction.
8. Legal disputes involving insurance contracts or related to structural damage(s), noise, visual or other intangible hindrances arising out of or affecting real estate property.
9. Legal disputes arising out of inheritance law.
10. Legal services that are eligible to be paid by another party, allowed to be paid by law, involve punitive damage(s) claims, or other matters normally handled by contingency fee.
11. Matters that are not expressly listed under the "Benefits" section of this policy.
12. Pre-existing conditions: Any legal matter that occurs or is initiated prior to the effective date of the member will be considered excluded and no benefits will apply. ARAG defines "initiated" as the date the infraction occurs, the date a document is filed with the court or the date an attorney is hired, whichever occurs first.

This is a partial list of limitations and exclusions. Contact ARAG at 800-247-4184 or visit the web for a complete list.

This brochure is for illustrative purposes only and not a contract. For terms, benefits and exclusions, visit our web site or call our toll-free number.

B13900 07/05